

Michigan Higher Education Student Loan Authority (MHESLA)
Offering Premier Services and Borrower Benefits

MHESLA Facts

IDENTITY THEFT

Definition: Identity theft occurs when a person's identity is stolen for the purpose of opening credit accounts, taking money from existing accounts, transacting loans, and basically doing things that are illegal--a CRIME.

STATISTICS

- According to the Federal Trade Commission over 10 million people become a victim to identity theft each year.
- Did you know the average victim spends 600 hours to clear up credit problems.

PROTECT YOURSELF

- Each year, get a copy of your credit report from the three major credit bureaus to check your status.
- Guard your confidential information like social security numbers, account numbers, mail, etc.
- Beware of scams where callers will ask for confidential information.

NUMBERS

The numbers listed below will be very helpful if you should become an identity theft victim:

U.S. Government:

Federal Trade Commission Identity Theft Clearinghouse

Hotline: 1-877-438-4338

Web site: www.consumder.gov/idtheft

Social Security Administration

Fraud Hotline: 1-800-269-0271

Credit Bureaus:

Equifax

To request a credit report: 1-800-685-1111

To report fraud: 1-800-525-6285

Web site: www.equifax.com

TransUnion Corporation

To request a credit report: 1-800-916-8800

To report fraud: 1-800-680-7289

Web site: www.transunion.com

Experian

To request a credit report and/or to report fraud: 1-888-397-3742

Web site: www.experian.com

www.mistudentloans.com

E-mail: MHESLA@michigan.gov

Toll free: 1-888-643-7521